

SATURDAY IS THE OPENING DAY!

YOU ARE INVITED TO THE OPENING OF OUR
GROCERY & 5c, 10c and 15c STORE on
Saturday, Nov. 8th

Come and See the Many New Things. Each person purchasing \$1.00 or more worth of merchandise will be entitled to a

Free Lunch

at the NEW RESTAURANT. The doors of the New Grocery and 5c, 10c and 15c Store will open at 8:00 o'clock in the morning and continue all day and in the evening. All are cordially invited to come and see our new line of merchandise whether you intend to purchase or not.

DON'T MISS THE OPENING DAY

R. M. Hockaday & Son
Yale, Michigan

AUCTION SALE



G. W. BELL, Auctioneer

The undersigned will sell by Public Auction to the highest bidder, without reserve, at the premises,
3 Miles North and 1/2 West of Avoca, or
1 1/2 MILES SOUTH AND 5 MILES EAST OF YALE

Monday, Nov. 10th

The Following Described Personal Property:

Blue Heifer, 2 1/2 yrs., due Nov. 20
3 Yearling Heifers
Red Cow, 8 yrs., due Dec. 27
Roan Cow, 8 yrs., due Apr. 11
White Cow, 4 yrs., due Feb. 4
Black Cow, 5 yrs., fresh, calf by side
3 Calves
Grey Horse, 7 yrs., wt. 1250
Grey Mare, 7 yrs., wt. 1250
Bay Mare, 15 yrs., in foal
Black Colt, 3 yrs.
Black Sow 3 Shoats
Corn In Shock Lumber and Timber
Steel Land Roller Drill, new
Set Spike-tooth Harrows Mower

Set Spring-tooth Harrows Set Sleighs
Miller Plow Water Trough
Wagon and Rack Single Buggy
Deering Binder Hay Tedder
Set Disc Harrows Hay Loader
Cutting Box 1-horse Rake
Quantity of Hay Corn Sheller
Set Carpenter Tools Grindstone
2 Sets Heavy Harness Iron Kettle
Set Single Harness Oil Tank
Cultivator Shovel Plow
Fanning Mill Set Platform Scales
30 Good Grain Bags
And many other articles too numerous to mention.

Sale Begins at One O'Clock P. M., Sharp.

Terms of Sale: Sums of \$5.00 and under, Cash; over that amount 12 months' credit will be given on furnishing good, approved, endorsed notes bearing interest at the rate of seven percent per annum.

HENRY SHORT EST.

THRIFT CHAIRMEN APPOINTED BY ILLINOIS CLUB WOMEN

Mrs. Frederick A. Dow Hears Favorably From All but Eight Districts in the State.

Mrs. Frederick A. Dow, who recently undertook the task of lining up the 60,000 women of the Illinois Federated Clubs for the Government savings campaign, has received favorable reports from most of the club districts on the progress of the organization work.

Mrs. Dow asked the presidents of the twenty-five club districts in Illinois to appoint thrift chairmen. She has heard from all but eight districts.

The chairmen appointed are: First, Mrs. C. D. Stone; Second, Mrs. Howard Ames; Third, Mrs. H. H. Day; Sixth, Mrs. W. J. Benson; Eighth, Mrs. Inez Deach; Ninth, Mrs. W. G. Cook; Tenth, Miss Fannie Whiting, Chicago; Twelfth, Mrs. Minnie Coffield, Tonica; Thirteenth, Mrs. Adolph Elchler, Dixon; Fourteenth, Mrs. Flo Ervin, Biggsville; Fifteenth, Mrs. R. D. McCracken, Knoxville; Seventeenth, Miss Roxanna Hill, Pontiac; Eighteenth, Mrs. J. R. Hanlon, Grant Park; Twentieth, Mrs. C. S. Mahan, Palmyra; Twenty-second, Mrs. Peter Johnson, Collinsville; Twenty-third, Mrs. Harry Farson, Salem; Twenty-fifth, Mrs. E. E. Jacobs, West Frankfort.

"Because the war is over many people think all movements started during the great world conflict are now 'dead issues,'" said Mrs. Dow. "But that is not true of the savings campaign of the government, and the women can play a very vital part in making this a great success, not only to help finance the government but to help themselves and the community in which they live. Some women have an idea that this campaign is only a man's affair. They are mistaken. There is no better channel to make thrift a permanent habit than the home, and it is through the women the home can be reached. The job of making this campaign a success is just as much a woman's as a man's."

START SAVING ARMISTICE DAY NEW SAVINGS CERTIFICATES CALLED MARVEL OF FINANCE

U. S. "Baby Bonds" of \$100 and \$1,000 Denominations Are Becoming Popular Investment.

Reports from all parts of the Seventh district show the increasing popularity of the new \$100 and \$1,000 Treasury Savings certificates. They are virtually "baby bonds" and their investment value is readily seen. Both banks and individuals are investing in this new form of government security. Secretary of the Treasury Glass has characterized these certificates as "the marvel of finance," and Albert Boswell, manager of sales for the Seventh District War Savings organization, has pointed out six reasons why this term of the secretary of the treasury fits them. The reasons are:

1. They carry valuable tax-exemption privileges.
2. They cannot depreciate in value, not being subject to market fluctuations.
3. They are a liquid investment, redeemable for cash on ten days' notice.
4. They yield a substantial income, actually more than 4 1/2 per cent.
5. They are short term, maturing January 1, 1924.
6. They represent absolute safety as obligations of the United States government.

The \$100 certificates may be purchased at post offices of the first and second class and at banks; \$1,000 certificates may be obtained through banks or trust companies and certificates of either denomination may be ordered direct from the War Savings district headquarters, 105 West Monroe street, Chicago, Ill.

The new certificates are issued only in registered form with the name of the owner written in at the time of the purchase. The registration records are kept in Washington and this feature is a protection to the investor.

War Savings certificates filled with twenty War Savings stamps, series of 1919, may be exchanged for Treasury Savings certificates in denominations of \$100, and ten such War Savings certificates may be exchanged for a \$1,000 Treasury Savings certificate. The price of the \$100 certificate in November is \$84.40. The increase in cost is 20 cents each month. The \$1,000 certificate in November costs \$844. The price of this denomination increases \$2 a month.

—BUY ONLY WHAT YOU NEED—

\$700,000,000 IN FOOD WASTED.

The National Association of Waste Material Dealers estimates that Americans throw away \$700,000,000 worth of food each year. If only one ounce of food is wasted or spoiled in each of the 20,000,000 homes in America, the total loss is 1,300,000 pounds a day. As much coal is wasted annually as all the mines of the country could produce in two weeks.

MAKE MONEY WORK FOR YOU.

An investment of \$100 in Liberty Bonds increases to \$160 in about 11 years. If interest is reinvested as received at 4 per cent, interest compounded quarterly. War Savings Stamps pay this rate, beginning the day purchased. Make your money work for you.

ARMISTICE DAY DRIVE ON H. C. L. START TO SAVE

W. S. S. Organization Urges Celebration of Nov. 11 by Dealing Blow to Extravagance.

"Armistice Day" is November 11. Just one year ago the American people celebrated the end of the world war. This year they have a chance to celebrate again. The War Savings organization of the Seventh District has formulated plans to start a campaign on the anniversary of the cessation of hostilities by urging the people to enlist in a new war on the high cost of living—to start to save on that day, if you have not already done so, and to set forth on November 11 with a determination to buy only what is necessary, to help stop extravagance, curtail waste and invest, at least in part, the money thus saved in government securities.

The "Armistice Day" plans of the War Savings organization include: "Armistice Day" sermons in every pulpit in the five states of the Seventh District, urging judicious spending, regular saving and investment in government securities.

"Armistice Day" proclamations by the governors of the five states and the mayors of the principal cities of the Seventh District.

Resolutions to be passed by labor organizations and fraternal orders. "Armistice Day" exercises in all the schools. Every child to be asked to buy at least one Thrift Stamp.

"Armistice Day" pamphlets, showing why every one should join in helping bring down high cost of living by enlisting in the government's campaign on November 11, will be put in the hands of every family in the district. The War Savings organization points out that there could be no better occasion than the anniversary of the end of the war for the people to reflect their joy and thanks by enlisting in the new war—this time on the high cost of living.

William Mather Lewis, director of the Savings Division of the Treasury Department, recently made the following comment on the fight against high prices:

"Waste is the American weakness and waste is a contributing cause to the present high prices. The average American citizen must get in the habit of taking a personal inventory; of studying the leaks in his own pocketbook before the high cost situation will be materially bettered."

"The profiteer's slogan is 'Easy money.' The profiteer fattens today because easy money is universal in America, because extravagance is habitual, because men are content to deal in glittering generalities about the situation and stubbornly unwilling to face the matter personally."

Armistice Day gives everyone the opportunity to "face the situation personally" by enlisting in the savings campaign of the government. Among the slogans suggested for this campaign are:

Work, Save, Succeed (W. S. S.)
Buy only what you need.
Put Liberty Bond interest in W. S. S. Start Saving Armistice Day.

Police your own pocketbook; save. November 15 is one of the biggest of the Liberty Bond interest payments. Then Uncle Sam will pay out to the investors in that class of government security a total of more than \$148,000,000 in interest. On that date you have a chance to "TURN YOUR INTEREST INTO PRINCIPAL" by re-investing it in War Savings Stamps or the new Treasury Savings Certificates of \$100 and \$1,000 denominations. On Armistice Day complete the ranks of the national army mobilized to fight the high cost of living to a finish.

START SAVING ARMISTICE DAY WHAT MONEY IS NEEDED FOR.

In an address to the New York and New England Brick Manufacturers company, Allan Beals declared that the United States needs 1,300,000 homes, 450,000 factories, 5,000 schools, 55,000 apartment houses, 20,000 theaters, 120 freight terminals and 14,000 railroad stations and freight sheds. Capital is needed for these projects and the projects, if financed, would go far toward solving not only the housing problems of the country. This capital can be produced only by the people of the United States. It can be most readily and quickly produced through thrift, saving and investment in government securities.

—Police Your Pocketbook; Save—

QUAKER ACROSTIC.

The man who saveth money
Hath his future guaranteed;
Remorse o'er substance wasted
Is unknown to him indeed.
Fortune smilith on him,
Things he hath as he may need.

The man who spendeth wisely,
Hath no idle, wasted hour;
Ruthless cities—even nations—
Interest for him doth flower,
For he learneth as he liveth
Thrift succeedeth—thrift is power.

"BABY BONDS" OR W. S. S. FOR CHRISTMAS GIFTS

Holiday Presents on the Government's Financial Counter at Bargain Rates This Month.

Do your Christmas planning early! Do your buying now, and it will cost you less!

Uncle Sam has the goods, whether you are man, woman or child. You can buy off the same counter, whether you are rich or in moderate circumstances.

The price of the new government "baby bond"—the \$100 Treasury Savings certificate—in November is \$84.40. The recipient of that Christmas gift from you will have \$100 on January 1, 1924.

Then there is another "baby bond"—the \$1,000 Treasury Savings certificate. If you get in on that in November, it will cost only \$844, and in five years the recipient will have a cool thousand dollars.

This also is bargain month in War Savings stamps. The price for November is \$4.22. In five years that will yield five dollars.

Then for the children there are the Thrift stamps at 25 cents a throw.

So, you see, Uncle Sam has on his holiday bargain counter something to suit men, women and children in all walks of life.

To the person who has learned to save through war-time necessity a present of a "baby bond" or a War Savings stamp will be a welcome gift.

Perhaps the gift of a War Savings stamp or one of the new Treasury Savings certificates will start the recipient on a career of saving that may lead to his or her financial independence.

These government securities are nondepreciable and nonfluctuating. The Savings certificates are issued only in registered form with the name of the owner on them. The registration records are kept in Washington. This protects the owner. The \$100 certificates may be purchased at post offices of the first and second class and at banks; the \$1,000 certificates may be obtained through banks. Certificates of either denomination may be ordered direct from the Seventh District War Savings organization, 105 West Monroe street, Chicago, Ill. The price of the \$100 certificate in December is \$84.60. The \$1,000 certificate in December costs \$846. The War Savings stamp may be bought for \$4.23 in December.

Do your Christmas shopping early and you will save money!

WORK, SAVE, SUCCEED (W. S. S.)

REVISED VERSIONS

There was a little man,
Who laid down his little gun,
With his bullets all made of lead,
Lead, lead,
And he got a little book,
And when in it he did look,
Why many happy things he said,
Said, said.



So he took it home
To his good wife, Joan,
And bade her to sing and smile,
Smile, smile,
For a Thrift Stamp new,
A War Savings Stamp, too,
He'd buy her every little while,
While, while.

Humpty Dumpty sat on a wall,
Humpty Dumpty had a great fall;
Not all the king's horses nor all the king's men
Could set Humpty Dumpty up again.
(For Humpty, you see, saved never a cent.)

The money he made he most carelessly spent.)
Now Humpty Dumpty sits on his wall
As proud as can be and with never a fall.

He doesn't need horses, he doesn't need men
To rescue and set him on wall-top again,
For Humpty, you see, learned his lesson with care;
War Savings Stamps cherish the change he can spare.

Hippety hop to the Government shop,
To buy a War Savings Stamp dandy;
One for you, and one for me,
And one for Brother Sandy!

THRIFT IS HABIT; GET IT.

"Thrift is a habit. A habit is a thing you do unconsciously or automatically without thought. We are ruled by our habits. When habits are young they are like lion cubs—soft, fluffy, funny, frolicsome little animals. They grow day by day. Eventually they rule you. Choose ye this day the habit ye would have rule over you. The habit of thrift is simply the habit which dictates that you shall earn more than you spend. In other words, thrift is the habit which provides that you spend less than you earn. Take your choice."—Elbert Hubbard.

Liner Column

TEAMS WANTED—For road work in Sanilac county. Address: N. W. Construction Co., Port Huron.

FOR SALE—An 8-room house, equipped with modern conveniences, two large lots, barn on same, in city of Yale. Will sell at a reasonable price, on easy terms. Phone Dr. J. B. Stevens Yale. Phone 39. 27-

FOR SALE—House and two other lots in center of Yale, bath, good garden spot. Address: Rufus Ruggison, 169 Madison street, Eastport, Mich. 19-

POULTRY WANTED—Am in the market for all kinds of live poultry and will pay the highest market price for same. If you have any for sale bring same to cream station or to my residence opposite Feed Barn. H. P. Ohmer, Yale. 13-

FOR SALE—A 9-room house in good location in city of Yale, basement underneath, 2 good lots. House has modern conveniences. Will sell reasonable if taken at once. Terms. Call at Expositor office. 25-

FOR SALE—Remington Standard typewriter, No. 7. 26- Amerlin Company

FOR SALE—1 base burner, one heater, New Perfection No. 3 oil stove, 2 couches and several pieces of furniture. 25- F. P. Currier

FOR SALE—The Card house on Park ave., Lot 88 ft. frontage, runs through to Mill Creek. Good outbuildings. Call on N. B. Herbert, Yale. 27-

FOR SALE—12-room house with good cellar, never failing well of water, also cistern, good out buildings, fruit trees. Over two lots, fine location on Second street. Apply to Mrs. Emaline Cady. 28-

FOR SALE—One 8-16 International Tractor, nearly new. My reason for disposing of this tractor is that I have decided to work less land. Here's a bargain for someone. Write C. S. Erb, Yale, route 4, or phone 65 L 2 L 1 S. 29-

Cider Mill runs Saturdays, Archie Ludington. 29-

FOR SALE: 8 room house in north end of the city, 4 acres of land, all kinds of fruit, large barn, chicken house, well of water. For particulars and price call on or write W. A. Silverthorn, administrator of the Estate of Eli Silverthorn. 30-4.

FOR SALE: A Needham Piano, as good as new. Enquire of Mrs. Jacob Hoffman, Route 2 Yale. 30-

FOR RENT—I have rooms I wish to rent. All right for light housekeeping for two persons. Inquire first house east of Wm. Hodgins' residence, Mill street, Yale. 31-

NOTICE—I am still in the lighting and business, also am insuring all classes of property. James G. Brown, Yale, Mich. 31-3

STRAYED—Came to my premises 1 mile north and 1 1/2 miles west of Roseburg, about Sept. 1st, a sheep. Owner may have same by calling at my place, proving property and paying charges. 31-3 William Lincoln.

FOR SALE—A number of thoroughbred Brown Leghorn hens one year old. Also some young cockerels. Phone 38-3 rings. Wm. Cheeseman, Yale, Mich. 31-

\$25. WEEKLY—Men-women. Advertise. Start factory at home, small room, anywhere. We sell how and furnish everything. Specialty Canvas-making House, 5 South 18th st. Philadelphia, Pa. 31-10

STRAYED—Came to my enclosure this week one horse. Owner can have same by proving property and paying charges. Jas. B. Brown, Yale, Michigan. 31-

Elston's Real Estate Bargains

80-acre farm, under cultivation, five miles from Yale; good buildings and fences in good condition. Good orchard.

80-acre farm, 5 acres good timber, all new buildings, 1 1/2 miles from Roseburg.

160-acre farm, 4 mile from Peck; good buildings, 140 acres tillable, balance pasture land.

8-room house, small town, large lot, in city of Yale. Bath and toilet.

The above property is all for sale and on easy terms.

GEO. W. ELSTON

Real Estate and Insurance

Poultry Wanted

I will pay the highest market price for all kinds of poultry. If you have anything to sell notify me and I will call. Will buy every day. Call 59 11 2s. 18-26t A. C. Sperry, Yale.